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## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI CENTRAL DIVISION

In The Matter Of:	)
Todd Mark Gerber Amy Lynn Gerber	) Case Number 11-21174-drd13 ) )
Debtors,	) Chapter 13 )
Wilmington Savings Fund Society, FSB, Not in its Individual Capacity but Solely as Owner Trustee for GFT Mortgage Loan Trust 2015-GFT1	) ) ) )
Creditor,	) ) )

Property Address: 5001 Westport Dr, Jefferson City, MO 65109

Account number: XXXXXX7829

Court Claim Number: 13

### RESPONSE TO NOTICE OF FINAL CURE PAYMENT

As contemplated by Fed. R. Bankr. Proc. 3002

Wilmington Savings Fund Society, FSB, Not in its Individual Capacity but Solely as Owner Trustee for GFT Mortgage Loan Trust 2015-GFT1 ("Creditor") hereby responds to that certain Notice of Final Cure Payment dated July 28, 2016 and filed as Docket Number 187

#### **Pre-Petition Default Payments**

- Agrees that the full amount required to cure the default on the Creditor's claim has been paid.
- Disagrees that the full amount required to cure the default on the Creditor's claim has been paid and states the total amount due to cure pre-petition arrears is:

**Total Amount Due:** 

Attached as an Exhibit is an itemized account of the pre-petition amounts that remain unpaid as of the date of this statement.

# **Post-Petition Default Payments**

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- Agrees the loan is current with respect to all payments consistent with Section 1322(b)(5) of the Bankruptcy Code. The Trustee has paid the mortgage payments through June 2016, and the debtors are to resume payments beginning with the July 1, 2016 payment. As of this date, the total amount due is \$1,543.23 for payments due 7/1/16 8/1/16 in the amount of \$1,042.48 each, less a suspense balance of \$541.73.
- Disagrees that the loan is current with respect to all payments consistent with Section 1322(b)(5), and states that the total amount due to cure the post petition arrears is:

#### Total Amount Due:

Attached as an Exhibit is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified do not reflect amounts that become due or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this Response to the Cure Notice.

The amounts identified as due on this response may not, due to timing, reflect all payments sent to the Creditor as of the date of the Cure Notice. In addition, the amounts due may include payments reflected in the Cure Statement but which have not yet been received and/or processed by the Creditor.

August 18, 2016

Respectfully Submitted, Millsap & Singer, LLC

#### /s/ William T. Holmes, II

Cynthia M. Woolverton, #47698, #47698MO William T. Holmes, II, #59759, #59759MO Benjamin C. Struby, #56711, #56711MO 612 Spirit Drive St. Louis, MO 63005

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Attorneys for Wilmington Savings Fund Society, FSB, Not in its Individual Capacity but Solely as Owner Trustee for GFT Mortgage Loan Trust 2015-GFT1

#### **CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on August 18, 2016, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court pursuant to CM/ECF as set out on the Notice of Electronic filing as issued by the Court or in the alternative has been served by depositing a true and correct copy of same enclosed in a postage prepaid, properly addressed envelope, in a post office official depository under the exclusive care and custody of the United States Postal Service within the state of Missouri on those parties directed by the Court on the Notice of Electronic Filing issued by the Court as required by the Federal Rules of Bankruptcy Procedure and the Local Rules of the United States Bankruptcy Court.

/s/ William T. Holmes, II

#### **Electronic Mail Notice List**

The following is the list of attorneys who are currently on the list to receive e-mail notices for this case.

Scott L. Wiggins

Richard Fink

Office of the United States Trustee

#### **Manual Notice List**

The following is a list of parties who are not on the list to receive e-mail notices for this case (who therefore require manual noticing).

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underlining or bold type, as a section heading. If no text follows the section heading, the phrase "Not Applicable" should follow the section heading:

- (a) TITLE OF THE INVENTION.
- (b) BACKGROUND OF THE INVENTION.
  - (1) Field of the Invention.
  - (2) Description of Related Art including information disclosed under 37 CFR 1.97 and 1.98.
- (c) BRIEF SUMMARY OF THE INVENTION.
- (d) BRIEF DESCRIPTION OF THE SEVERAL VIEWS OF THE DRAWING(S).
- (e) DETAILED DESCRIPTION OF THE INVENTION.
- (f) CLAIM OR CLAIMS (commencing on a separate sheet).
- (g) ABSTRACT OF THE DISCLOSURE (commencing on a separate sheet).
- 3. The disclosure is objected to because of the following informalities: On page 5 in line 20 there appears to be a stray right parenthesis mark (")") after the word "unit."

Appropriate correction is required.

### Claim Objections

4. Claims 12–13 are objected to because of the following informalities: In claim 12 line 1 there appears to be a typographical error: the word "trating" should probably be "treating" instead. In the phrase "connecting the patient electrically ..." the first occurrence of the word "a" would make the phrase read better if the word were changed to "an" instead. Appropriate correction is required.

### Claim Rejections - 35 USC § 112

- 5. The following is a quotation of the second paragraph of 35 U.S.C. 112:
  - The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter, which the Applicant regards as his invention.
- 6. Claims 7–11 and 13–19 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicant regards as the invention. Claim 7 is incomplete because "a negative ion generator,"

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electrical cables," "a back feed unit" and "an insulating cover" is just a list of parts with no cooperative relationship between elements.

Claims 8–11 and 14–19 recite the limitation "the feedback unit." There is insufficient antecedent basis for this limitation in the claims.

Claim 13 needs to be in the active voice given that it is a method claim.

#### Claim Rejections - 35 USC § 102

7. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office Action:

A person shall be entitled to a patent unless -

- (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.
- (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the Applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the Applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.
- 8. Claims 7, 9 and 11–13 are rejected under 35 U.S.C. 102(b) as being anticipated by Copus, UK Patent Application GB 2 246 955 A.
- 9. Regarding claims 7, 9 and 11–13, Copus discloses a negative ion generator, electrical cables, a back feed unit (e.g., FIGURE 1; page lines 1–2 where it is the Examiner's position that the current-limiting devices functions as a back feed/feed-back unit; page 3, last two lines);

and an insulating cover (e.g., FIGURE 3, element M, bed; page 2, lines 26–29 where it is the Examiner's position that it is inherent for the bed to be an insulating cover in order for the apparatus to properly generate and distribute the ions as disclosed by Copus);

electrically isolating a patient (e.g., page 2, lines 6–9); spraying an area of a patient with ions (e.g., page 2, lines 11–17). [It is noted that Applicant does not define or specify what

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spraying is, nor how spraying is executed. Consequently, it is the Examiner's position that Copus' method of generating the negative air ions is a spraying method.]

- 10. Claims 7–19 are rejected under 35 U.S.C. 102(b) as being anticipated by Gisel et al., U.S. Patent 6,549,808.
- Regarding claims 7, 9 and 12–14, Gisel et al. disclose a negative ion generator, electrical cables, (e.g., FIGS. 1–5; ABSTRACT, lines 11–14), a back feed unit (e.g., element 52, regulator) and an insulating cover (e.g., element 18, flexible plastic material); electrically isolating a patient (e.g., column 3, lines 21–23; column 5, lines 7–9); spraying an area of a patient with ions (e.g., ABSTRACT, lines 11–14; column 3, lines 25–26 and 36–38).
- 12. With respect to claims 8, 10, 15 and 16, Gisel et al. disclose monitor a number of discharged ions per unit of a time measure (e.g., column 3, lines 39–41; column 5, lines 35–37).
- 13. Regarding claims 11 and 17–19, Gisel et al. disclose keep an object at a specific potential (e.g. column 3, line 33).

#### Conclusion

14. Any inquiry concerning this communication or earlier communications from the Examiner should be directed to Terri L. Smith whose telephone number is (571) 272-7146. The Examiner can normally be reached on 7:30 a.m. - 4:30 p.m..

If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, Angela Sykes can be reached on (571) 272-4955. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

TLS

June 29, 2007

29 June 2007

PRIMARY EXAMINER